



SO ORDERED,

**Judge Katharine M. Samson
United States Bankruptcy Judge
Date Signed: April 9, 2025**

The Order of the Court is set forth below. The docket reflects the date entered.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI
GULFPORT-6 DIVISION**

IN RE: KORETTA LEAN STOKES A/K/A
KORETTA L STOKES, DEBTOR

CHAPTER 13 PROCEEDING

CASE NO. 24-50106-KMS

AGREED ORDER DOCKET NO. 52

THIS CAUSE came on for consideration on the Motion to Lift Automatic Stay filed by U.S. Bank National Association, as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-BC1, and that the Court being advised further that the Defendant, Koretta Lean Stokes a/k/a Koretta L Stokes and Plaintiff have reached an agreement concerning the issues of said Motion and being fully advised that the parties agree as follows:

IT IS, THEREFORE, ORDERED AND ADJUDGED that the Debtor's Chapter 13 Plan shall be and is hereby amended by adding the post-petition arrears for the months of February, 2024 through March, 2025 in the amount of \$480.33 each, Debtor suspense in the amount of \$82.64 and that the Proof of Claim of Plaintiff shall be and is hereby amended to reflect a total increase in arrearage of \$878.02, including an additional \$550.00 for attorney fees and \$199.00 for filing fees and that the Proof of Claim of Plaintiff shall be and is hereby amended to reflect a total increase in arrearage of \$1,627.02.

IT IS FURTHER ORDERED AND ADJUDGED that the Chapter 13 Trustee is hereby authorized to amend the Debtor(s) wage order and/or plan payment as necessary to account for the added debt, so that the Debtor(s) plan can complete as originally proposed or as modified prior to the entry of this order.

In the event the instant bankruptcy proceeding is dismissed, discharged or converts, this Consent Order shall be terminated and have no further force or effect.

IT IS FURTHER ORDERED AND ADJUDGED that upon the failure of the Debtor to pay any of the post petition monthly mortgage payments resuming April 1, 2025 directly to the Chapter 13 Trustee, as and when it becomes due and said delinquency continues for more than 45 days thereafter that at the end of said 45 day period the Chapter 13 Trustee shall give Debtor, Debtor's Attorney and Trustee a 14 day Notice of Default, during which time Debtor may reinstate by paying to Plaintiff all post-petition arrearage. If the delinquency is not cured within the 14-day period, the Automatic Stay shall be lifted without further order of this Court. In the event that the Automatic Stay is lifted, U.S. Bank National Association, as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-BC1 may pursue all remedies KMS
as to the property available to it under the terms and conditions of said Deed of Trust, and applicable state law including initiation of foreclosure proceedings against Defendant's property described as follows:

Begin at a point where the North boundary line of the SE 1/4 of the NE 1/4 intersects the East boundary line of Highway No. 27 as the same now runs; thence East along the North boundary of the SE 1/4 of the NE 1/4 a distance of 420 feet; thence South parallel to Highway, No.27 a distance of 105 feet; thence West parallel to the North boundary of the SE 1/4 of the NE 1/4 to the East side of Highway No. 27; thence in a Northerly direction along the East right of way line of Highway No. 27 to the point of beginning of the land herein described; and being situated in the SE 1/4 of the NE 1/4 of Section 5, Township 6 North, Range 11 East, Lawrence County, Mississippi, and containing one acre, more or less.

and being subject to that Deed of Trust recorded in the Lawrence County Chancery Clerk's office in Book 427 at Page 122.

IT IS FURTHER ORDERED AND ADJUDGED that upon the lifting of the automatic stay that the Trustee shall abandon the hereinabove described property from the estate pursuant to 11 U.S.C. Section 544(b).

IT IS FURTHER ORDERED AND ADJUDGED that the entry of this order shall constitute the entry of a final judgment pursuant to Bankruptcy Rule 9021 and Rule 58 of the

Federal Rules of Civil Procedure and shall be applicable to any subsequent conversion of this case to any other Chapter under the Bankruptcy Code.

##END OF ORDER##

AGREED TO:

/s/ Eric C. Miller

William Savage

Eric Miller

Attorney for Plaintiff

/s/ Thomas Carl Rollins, Jr. With Express Permission

Thomas Carl Rollins, Jr., The Rollins Law

Firm, PLLC, Attorney for Debtor

/s/Samuel J. Duncan, Atty for

David Rawlings, Trustee

Presented by:

William Savage #105785

Eric Miller #102327

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BK Case No. 24-50106-KMS

AGREED ORDER BREAKDOWN					
In Re: Koretta Lean Stokes a/k/a Koretta L Stokes					Chapter 13
					BK Case No: 24-50106-KMS
2/2025 - 3/2025	No. of Months	2	X Monthly Payment of	\$480.33	= \$1,440.99
Unapplied/Suspense				=	\$82.64
Accrued Late Charges				=	\$0.00
Court allowed Bankruptcy Atty Fees					\$550.00
Court allowed Bankruptcy Atty Costs					\$199.00
TOTAL				=	\$1,627.02